

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Scott Palmer Holmes
Debtor

Case No. 18-01995-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Apr 28, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2023:

Recip ID	Recipient Name and Address
db	+ Scott Palmer Holmes, 1616 Capouse Ave., Scranton, PA 18509-1912
5450256	+ City of Scranton, c/o James R. Wood, Esquire, 2700 Horizon Drive - Suite 100, King of Prussia, PA 19406-2726
5450255	+ City of Scranton, c/o Portnoff Law Associates, Ltd., P. O. Box 3020, Norristown, PA 19404-3020
5060124	+ City of Scranton, c/o Northeast Revenue Svc., 340 N. Washington Ave., Attn: Delinquent Waste Disposal, Scranton, PA 18503-1582
5060127	+ Freedom Mortgage Corp., P.O. Box 8068, Virginia Beach, VA 23450-8068
5060129	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5060130	+ Pamela A. Hill-Holmes, 1616 Capouse Ave., Scranton, PA 18509-1912
5060131	+ Phelan Hallinan Diamond & Jones, LLP, One Penn Center Plaza, 1617 JFK Blvd, Ste. 1400, Philadelphia, PA 19103-1814

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BankruptcyECFMail@mccalla.com	Apr 28 2023 18:36:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5060122	+ Email/Text: bankruptcy@bbandt.com	Apr 28 2023 18:36:00	BB&T Mortgage, Bankruptcy Dept., P.O. Box 1847, Wilson, NC 27894-1847
5060123	+ EDI: CAPITALONE.COM	Apr 28 2023 22:32:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5074189	EDI: CAPITALONE.COM	Apr 28 2023 22:32:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5060125	EDI: WFNNB.COM	Apr 28 2023 22:32:00	Comenity Bank/Zales, Bankruptcy Dept., P.O. Box 182125, Columbus, OH 43218-2125
5060126	Email/Text: electronicbkydocs@nelnet.net	Apr 28 2023 18:36:00	Department of Education/Nelnet, 121 S. 13th St., Lincoln, NE 68508-1904
5081498	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 28 2023 18:36:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
5060128	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 28 2023 18:36:00	Freedom Mortgage Corporation, 907 Pleasant Valley Ave., Mount Laurel, NJ 08054-1210
5084186	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 28 2023 18:36:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5085135	EDI: PRA.COM	Apr 28 2023 22:32:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5060464	+ EDI: RECOVERYCORP.COM	Apr 28 2023 22:32:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5060133	EDI: RMSC.COM	Apr 28 2023 22:32:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5065182	+ Email/Text: electronicbkydocs@nelnet.net		

Apr 28 2023 18:36:00

US Department of Education c/o Nelnet, 121
South 13th Street, Suite 201, Lincoln, NE
68508-1911

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	City of Scranton, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5060132	*+	Scott Palmer Holmes, 1616 Capouse Ave., Scranton, PA 18509-1912

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Randolph Wood	on behalf of Creditor City of Scranton jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Jerome B Blank	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com mario.hanyon@brockandscott.com
Michael Patrick Farrington	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mfarrington@kmlawgroup.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com
Tullio DeLuca	on behalf of Debtor 1 Scott Palmer Holmes tullio.deluca@verizon.net

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United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1

Scott Palmer Holmes

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3667

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-01995-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Scott Palmer Holmes
aka Scott P. Holmes, aka Scott Holmes**By the
court:**4/28/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.